



*Maryland Attorney General's*  
**COVID-19 Access to Justice Task Force**

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**CHAT**

**Life & Health Planning Committee**

**August 18, 2020 Meeting**

Morris Klein

9:27 AM

Regarding TOD deeds....you must get the title insurers involved in this issue. If they refuse to give title insurance to tod deeds then the tod deeds will not be very useful.

Danielle Cruttenden

9:27 AM

Agree. That issue has been raised in my discussions so far.

Byron Macfarlane

9:28 AM

Registers have had concerns about fraud and undue influence with TOD deeds - not sure how that's been addressed in the states that have been using them, whether that's been a problem, etc.

Danielle Cruttenden

9:30 AM

Question would be if an attorney certification would still be required on the TOD Deed. Including an attorney would increase the cost of doing TOD deeds but could reduce title issues, etc. later which can be more expensive to clean up when there are problems.

Morris Klein

9:33 AM

FYI DC has tod deeds and also form deed for individuals to fill out Attys not required to sign thedeeds